

Report No. 319
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2001
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$251,810	\$9	\$247,611	\$499,430	
Interest-bearing balances	\$44,309	\$512		\$44,821	
Securities	\$1,343,561	\$1,543	\$309,670	\$1,654,774	
Federal funds sold and securities purchased/agreements to sell	\$271,232		\$257,830	\$529,062	
Loans & lease financing receivables:					
Loans & leases held for sale	\$27,598			\$27,598	
Loans & leases net of unearned income	\$4,159,089		\$1,272,786	\$5,431,875	
Less: Allowance for loan & lease losses	<u>\$67,317</u>		<u>\$23,958</u>	<u>\$91,275</u>	
Loans & leases, unearned income, allowances & reserve	\$4,091,772		\$1,248,828	\$5,340,600	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$92,055	\$371	\$2,719	\$95,145	
Other real estate owned	\$4,115	\$585	\$143	\$4,843	
Investments in unconsolidated subsidiaries & assoc. companies	\$194			\$194	
Intangible assets	\$21,293		\$3,875	\$25,168	
Goodwill	\$19,228			\$19,228	
Other Intangible assets	\$2,065		\$3,875	\$5,940	
Other assets	<u>\$158,254</u>	<u>\$1,797</u>	<u>\$43,831</u>	\$203,882	
Total Assets	<u>\$6,306,193</u>	<u>\$4,817</u>	<u>\$2,114,507</u>	<u>\$8,425,517</u>	
Liabilities					
Deposits:					
In domestic offices	\$5,401,117		\$1,215,676	\$6,616,793	
Noninterest-bearing	\$674,128		\$200,428	\$874,556	
Interest-bearing	<u>\$4,726,989</u>		<u>\$1,015,248</u>	<u>\$5,742,237</u>	
Federal funds purch & secur sold under agreements to repurchase	\$64,998		\$315,713	\$380,711	
Trading Liabilities					
Other borrowed money	\$169,723		\$399,553	\$569,276	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures	\$489			\$489	
Other liabilities	<u>\$71,804</u>	<u>\$161</u>	<u>\$13,069</u>	<u>\$85,034</u>	
Total Liabilities	\$5,708,131	\$161	\$1,944,011	\$7,652,303	
Minority interest in consolidated subsidiaries	\$679			\$679	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,097	\$787	\$2,000	\$38,884	
Surplus	\$261,292	\$345	\$42,000	\$303,637	
Retained earnings	\$288,050	\$2,777	\$126,237	\$417,064	
Accumulated other comprehensive income	\$11,444		\$259	\$11,703	
Other equity capital components		<u>\$747</u>		<u>\$747</u>	
Total Equity Capital	<u>\$597,383</u>	<u>\$4,656</u>	<u>\$170,496</u>	<u>\$772,535</u>	
Total Liabilities and Equity Capital	<u>\$6,306,193</u>	<u>\$4,817</u>	<u>\$2,114,507</u>	<u>\$8,425,517</u>	
Average Ratios of State Banking Institutions	12/31/2001	9/30/2001	6/30/2001	3/31/2001	12/31/2000
Total Capital/Reserves to Total Assets	9.95%	10.15%	10.21%	10.00%	10.14%
Total Capital to Total Deposits	11.06%	11.61%	11.45%	11.07%	11.04%
Total Loans to Total Assets	65.26%	67.63%	68.44%	63.37%	64.98%
Loan Valuation Res to Total Loans (Gross)	1.62%	1.55%	1.56%	1.65%	1.63%
Total Loans to Total Deposits	77.00%	80.52%	81.54%	74.27%	76.71%
Return on Assets (Annualized)	1.03%	1.12%	1.16%	1.12%	1.09%
Increase in Deposits 12-31-00 to 12-31-01	8.59%				
Increase in Loans 12-31-00 to 12-31-01	9.02%				
Increase in Total Assets 12-31-00 to 12-31-01	8.56%				